

Information to identify the case:

Debtor 1	<u>Johnny F Cabrera</u>	Social Security number or ITIN	xxx-xx-8229
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lorena Gutierrez</u>	Social Security number or ITIN	xxx-xx-5696
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-16325-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Johnny F Cabrera

Lorena Gutierrez

3/31/23

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Johnny F Cabrera
Lorena Gutierrez
Debtors

Case No. 18-16325-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 31, 2023

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Johnny F Cabrera, Lorena Gutierrez, 429 9th Street, Carlstadt, NJ 07072-1212
aty	+ Andrea Visgilio-McGrath, 1211 Hamburg Tpke, Ste 217, Wayne, NJ 07470-5040
cr	+ CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180
517426011	+ Encore, POBOX 3330, Olathe, KS 66063-3330
517426015	+ Hackensack University Medical Center, 30 Prospect Ave, Hackensack, NJ 07601-1915
517451579	+ Hackensack University Medical Center, Andrea Visgilio-McGrath, Esq., 1211 Hamburg Tpke. Ste. 217, Wayne, New Jersey 07470-5040
517426020	++ PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020 address filed with court., New Century Financial Services Inc., 16 Wing Drive, 1st Floor, Cedar Knolls, NJ 07927
517426024	State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
517426037	+ Veronica Cabrera, 212 Belmont Avenue, Haledon, NJ 07508-1481

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 31 2023 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 31 2023 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517425991	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 31 2023 20:29:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
517449622	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 31 2023 20:29:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517425993	+ EDI: BANKAMER.COM	Apr 01 2023 00:22:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
517425992	+ EDI: BANKAMER.COM	Apr 01 2023 00:22:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517578181	+ EDI: BANKAMER2.COM	Apr 01 2023 00:22:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517425995	+ EDI: TSYS2	Apr 01 2023 00:22:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
517425994	+ EDI: TSYS2	Apr 01 2023 00:22:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517425998	EDI: CAPITALONE.COM		

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Total Noticed: 75

		Apr 01 2023 00:22:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517425997	+ EDI: CAPITALONE.COM		
		Apr 01 2023 00:22:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517425999	+ Email/Text: bankruptcy@certifiedcollection.com		
		Mar 31 2023 20:29:00	Certified Credit & Collection Bureau, PO BOX 336, Raritan, NJ 08869-0336
517426004	+ EDI: CITICORP.COM		
		Apr 01 2023 00:22:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517426003	+ EDI: CITICORP.COM		
		Apr 01 2023 00:22:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517426006	+ EDI: WFNNB.COM		
		Apr 01 2023 00:22:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
517426005	+ EDI: WFNNB.COM		
		Apr 01 2023 00:22:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517580009	+ EDI: WFNNB.COM		
		Apr 01 2023 00:22:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517426007	+ EDI: WFNNB.COM		
		Apr 01 2023 00:22:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517426008	+ EDI: WFNNB.COM		
		Apr 01 2023 00:22:00	Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
517426009	+ EDI: CONVERGENT.COM		
		Apr 01 2023 00:22:00	Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004
517426010	+ EDI: CONVERGENT.COM		
		Apr 01 2023 00:22:00	Convergent Outsourcing, Inc, 800 Sw 39th St, Renton, WA 98057-4927
517532068	+ EDI: CITICORP.COM		
		Apr 01 2023 00:22:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517426038	+ EDI: CITICORP.COM		
		Apr 01 2023 00:22:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517426039	+ EDI: CITICORP.COM		
		Apr 01 2023 00:22:00	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
517984739	EDI: Q3G.COM		
		Apr 01 2023 00:22:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517558199	+ EDI: AIS.COM		
		Apr 01 2023 00:22:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517426012	^ MEBN		
		Mar 31 2023 20:27:02	Equifax, PO BOX 740241, Atlanta, GA 30374-0241
517426013	^ MEBN		
		Mar 31 2023 20:27:47	Experian, PO BOX 9701, Allen, TX 75013-9701
517433850	Email/Text: EBNBKNOT@ford.com		
		Mar 31 2023 20:29:00	FORD MOTOR CREDIT COMPANY LLC, DEPT. 55953, PO BOX 55000, DETROIT, MI. 48255-0953
517426014	+ Email/Text: EBNBKNOT@ford.com		
		Mar 31 2023 20:29:00	Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000
517426016	EDI: IRS.COM		
		Apr 01 2023 00:22:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517426000	EDI: JPMORGANCHASE		
		Apr 01 2023 00:22:00	Chase Card Service, PO BOX 94014, Palatine, IL 60094
517426001	EDI: JPMORGANCHASE		
		Apr 01 2023 00:22:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850

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517426002	EDI: JPMORGANCHASE	Apr 01 2023 00:22:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
517577957	Email/PDF: resurgentbknotifications@resurgent.com	Mar 31 2023 20:40:39	LVNV Funding LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
517426019	Email/Text: camanagement@mtb.com	Mar 31 2023 20:29:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
517426018	Email/Text: camanagement@mtb.com	Mar 31 2023 20:29:00	M & T Bank, Po Box 844, Buffalo, NY 14240
517566204	Email/Text: camanagement@mtb.com	Mar 31 2023 20:29:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
517572285	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 31 2023 20:29:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517426023	EDI: PRA.COM	Apr 01 2023 00:22:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
517426022	EDI: PRA.COM	Apr 01 2023 00:22:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517576425	EDI: PRA.COM	Apr 01 2023 00:22:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517437900	EDI: PRA.COM	Apr 01 2023 00:22:00	Portfolio Recovery Associates, LLC, c/o Justice, POB 41067, Norfolk VA 23541
517543135	EDI: PRA.COM	Apr 01 2023 00:22:00	Portfolio Recovery Associates, LLC, c/o Rci Elite Rewards, POB 41067, Norfolk VA 23541
517576420	EDI: PRA.COM	Apr 01 2023 00:22:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517426021	+ EDI: RMSC.COM	Apr 01 2023 00:22:00	Paypal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
517558326	EDI: Q3G.COM	Apr 01 2023 00:22:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517565309	EDI: Q3G.COM	Apr 01 2023 00:22:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517426026	+ EDI: RMSC.COM	Apr 01 2023 00:22:00	SYNCB/BRMart, C/o Po Box 965036, Orlando, FL 32896-0001
517426025	+ EDI: RMSC.COM	Apr 01 2023 00:22:00	SYNCB/BRMart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518140366	+ Email/Text: bncmail@w-legal.com	Mar 31 2023 20:29:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518140367	+ Email/Text: bncmail@w-legal.com	Mar 31 2023 20:29:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
517426027	EDI: RMSC.COM	Apr 01 2023 00:22:00	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
517429385	+ EDI: RMSC.COM	Apr 01 2023 00:22:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517426028	+ EDI: RMSC.COM	Apr 01 2023 00:22:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517426029	+ EDI: RMSC.COM	Apr 01 2023 00:22:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517426030	+ EDI: RMSC.COM		

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517426031	+ EDI: RMSC.COM	Apr 01 2023 00:22:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517426032	+ EDI: RMSC.COM	Apr 01 2023 00:22:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
517426033	+ EDI: RMSC.COM	Apr 01 2023 00:22:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517426034	+ EDI: RMSC.COM	Apr 01 2023 00:22:00	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
517426035	+ EDI: RMSC.COM	Apr 01 2023 00:22:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517426036	^ MEBN	Apr 01 2023 00:22:00	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
517426040	+ EDI: WFFC2	Mar 31 2023 20:27:44	Trans Union, PO BOX 2000, Chester, PA 19016-2000
517426041	+ EDI: WFFC.COM	Apr 01 2023 00:22:00	WFFNB/Bobs Discount Furniture, Po Box 10438, Des Moines, IA 50306-0438
517532988	EDI: WFFC2	Apr 01 2023 00:22:00	WFFNB/Bobs Discount Furniture, Po Box 94498, Las Vegas, NV 89193-4498
		Apr 01 2023 00:22:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 66

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517425996		Cap1/bstby
517426017		International Escrow Agency, Inc.
517425990	##+	Allied Interstate LLC, 7525 West Campus Road, New Albany, OH 43054-1121

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	

District/off: 0312-2

User: admin

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on behalf of Creditor CAB East LLC serviced by Ford Motor Credit Company LLC ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

Marie-Ann Greenberg

magecf@magtrustee.com

Phillip Andrew Raymond

on behalf of Creditor M&T BANK phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com

Scott E. Tanne

on behalf of Debtor Johnny F Cabrera ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com

Scott E. Tanne

on behalf of Joint Debtor Lorena Gutierrez ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7